

Fill in this information to identify the case:

Debtor 1 Lisa Ann Tracy
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the : District of Vermont
(State)
Case number 19-10355-CAB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not individually but solely as Trustee for BlueWater Investment Trust 2018-1

Court claim no. (if known): 2-2

Last four digits of any number you use to identify the debtor's account: XXXXXX0129

Date of payment change: 11/1/2020
Must be at least 21 days after date of this notice

New total payment: \$1,470.17
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 319.59

New escrow payment : \$ 501.81

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Lisa Ann Tracy

First Name Middle Name Last Name

Case number (if known) 19-10355-CAB

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Dane Exnowski Date 09/24/2020
Signature

Print: Dane Exnowski Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 562-661-5060 Email Dane.Exnowski@mccalla.com

In Re:
Lisa Ann Tracy

Bankruptcy Case No.: 19-10355-CAB
Chapter: 13
Judge: Colleen A. Brown

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Lisa Ann Tracy
20 Smith Farm Rd
Chittenden, VT 05737

Rebecca A Rice
128 Merchants Row
Rutland, VT 05701-3274

(served via ECF Notification)

Jan M. Sensenich, Trustee
P.O. Box 1326
Norwich, VT 05055

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 9/24/2020
(date)

By: /s/Dane Exnowski

Dane Exnowski
Authorized Agent for Creditor



TOM TRACY
 20 Smith Farm Rd
 North Chittenden VT 05763

Analysis Date: August 31, 2020
 Loan: [REDACTED] 0129
 Property Address:
 20 Smith Farm
 Chittenden, VT 05763

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Nov 01, 2020		Prior Esc Pmt		August 01, 2020		Escrow Balance Calculation	
P & I Pmt:	\$762.20				\$968.36**		P & I Pmt:	\$968.36			Due Date:	January 01, 2018
Escrow Pmt:	\$0.00				\$501.81		Escrow Pmt:	\$319.59			Escrow Balance:	\$2,996.64
Other Funds Pmt:	\$0.00				\$0.00		Other Funds Pmt:	\$0.00			Anticipated Pmts to Escrow:	\$4,474.26
Asst. Pmt (-):	\$0.00				\$0.00		Asst. Pmt (-):	\$0.00			Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00				\$0.00		Resrv Acct Pmt:	\$0.00				
Total Payment:	\$762.20				\$1,470.17		Total Payment:	\$1,287.95			Anticipated Escrow Balance:	\$7,470.90

Shortage/Overage Information		Effective Nov 01, 2020
Upcoming Total Annual Bills		\$6,021.69
Required Cushion		\$501.81
Required Starting Balance		\$1,003.59
Escrow Shortage		\$0.00
Surplus		\$6467.31

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 501.81.

A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,003.62 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Oct 2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	319.57	(17,110.19)
Oct 2019	319.59				*	639.16	(17,110.19)
Nov 2019	319.59				*	958.75	(17,110.19)
Nov 2019		319.59			* Escrow Only Payment	958.75	(16,790.60)
Dec 2019	319.59				*	1,278.34	(16,790.60)
Jan 2020	319.59	502.57			*	1,597.93	(16,288.03)
Feb 2020	319.59	639.18			*	1,917.52	(15,648.85)
Mar 2020	319.59	319.59				2,237.11	(15,329.26)
Apr 2020	319.59				*	2,556.70	(15,329.26)
May 2020	319.59				*	2,876.29	(15,329.26)
Jun 2020	319.59				*	3,195.88	(15,329.26)
Jul 2020	319.59	639.18			*	3,515.47	(14,690.08)
Aug 2020	319.59				*	3,835.06	(14,690.08)
Aug 2020				2,364.00	* Hazard	3,835.06	(17,054.08)
Sep 2020	319.59	319.59	1,549.06	2,108.63	* Town Tax	2,605.59	(18,843.12)
Sep 2020			2,286.00		* Hazard	319.59	(18,843.12)
					Anticipated Transactions	319.59	(18,843.12)
Oct 2020		4,474.26 ^P					(14,368.86)
	\$3,835.08	\$7,213.96	\$3,835.06	\$4,472.63			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: August 31, 2020

Loan: 0129

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	7,470.90	1,003.59
Nov 2020	501.81			7,972.71	1,505.40
Dec 2020	501.81			8,474.52	2,007.21
Jan 2021	501.81			8,976.33	2,509.02
Feb 2021	501.81	1,549.06	Town Tax	7,929.08	1,461.77
Mar 2021	501.81			8,430.89	1,963.58
Apr 2021	501.81			8,932.70	2,465.39
May 2021	501.81			9,434.51	2,967.20
Jun 2021	501.81			9,936.32	3,469.01
Jul 2021	501.81			10,438.13	3,970.82
Aug 2021	501.81			10,939.94	4,472.63
Sep 2021	501.81	2,108.63	Town Tax	9,333.12	2,865.81
Sep 2021		2,364.00	Hazard	6,969.12	501.81
Oct 2021	501.81			7,470.93	1,003.62
	\$6,021.72	\$6,021.69			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 7,470 90. Your starting balance (escrow balance required) according to this analysis should be \$1,003 59. This means you have a surplus of 6,467 31. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 6,021.69. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$501 81
Surplus Reduction:	\$0 00
Shortage Installment:	\$0 00
Rounding Adjustment Amount:	\$0 00
Escrow Payment:	\$501 81

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.